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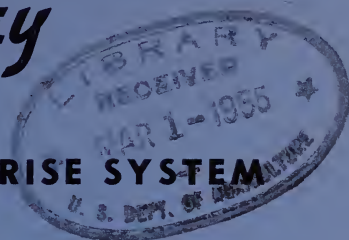
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# FARMER COOPERATION

## *An American Way*

SECTION E . . . 4-H ILLUSTRATED TALK

THE AMERICAN PRIVATE ENTERPRISE SYSTEM



**PEOPLE WORKING TOGETHER + RESOURCES = A GREAT NATION!**

FARMER COOPERATIVE SERVICE and  
EXTENSION SERVICE of the  
U. S. DEPARTMENT OF AGRICULTURE, WASHINGTON, D. C.  
In Cooperation with  
AMERICAN INSTITUTE OF COOPERATION



## FOREWORD

This is the fifth of a series of dramatizations, talks and demonstrations developed to assist youth groups and their leaders in farm business training programs, with special emphasis on cooperatives.

The "off-the-farm" or the "beyond-the-line-fence" phases of farming have greatly increased. Also, as smaller portions of the products of the farm are consumed at home, these activities are expanding. Through their cooperatives, farmers increase their participation in this "off-the-farm" business.

Members of 4-H Clubs often get their first business experience in carrying on their project programs. They frequently have occasion to buy, sell or do other business with a farmers' cooperative. Occasionally it has proven advantageous for them as a group to conduct some undertaking as a cooperative. Activities related to cooperatives like all other 4-H Club work should meet the real needs of the members.

On the recommendation of both cooperative and educational leaders in 1950, the Director of the Federal Extension Service appointed a committee to develop a program in farm business training for these youth groups and to prepare material for their use. As dramatizations, illustrated talks, and demonstrations had proved so effective in other extension youth training programs, the committee recommended them for this program. The various sections of the FCS Educational Aid 1 series were prepared to supply this material.

The ideas presented in this circular are suggested as guides only. They are not meant to be memorized but to be given in the speaker's own words. It is expected that the member or leader will adapt what he says to the local situation for the different points made. Some may well be left out and others expanded or added.

No single club or group is likely to be interested in all the activities outlined. Thus, it was thought best to issue this circular in sections.

Section A. Contains dramatizations on "The Way of the Pioneer" and "Cooperation Lights and Lightens Housework."

Section B. Contains illustrated talks on "Purchasing Feeds" and "Four Kinds of Business Firms."

Section C. Contains demonstrations on "The Use of the Revolving Fund for Financing Farmer Cooperatives" and "Parliamentary Procedure."

Section D. Contains an illustrated talk on "The Way Farmers Do Business."

Section E. Contains an illustrated talk on "The American Private Enterprise System."

Section F. Contains group demonstrations on "The Co-op Tour as an Educational Activity" and "Organizing a Junior Cooperative."

The presentations developed in Sections A, B, C, D, and F are suggested for older teenagers and for young people beyond 4-H Club age. Section E has been designed for use by 4-H Club leaders and can be adapted to all age groups.



# THE AMERICAN PRIVATE ENTERPRISE SYSTEM<sup>1</sup>

By Oscar R. LeBeau

*Agricultural Economist*

This illustrated talk has been prepared for use by 4-H Club leaders and others working with similar teen-age groups. It is designed to show in an inspirational way how our American business system works and its relationships to other activities in the community.

Speakers A and B alternate in presenting their respective sections, placing appropriate cut-outs on a flannel board at the points indicated. If preferred, the entire script can be presented by one person, such as the 4-H Club leader. Each speaker is encouraged to tell this story in his own words, and adapt it to his local situation.<sup>2</sup>

(Open with group singing of "America" or "America the Beautiful")

## SPEAKER A

How fortunate we are to be citizens of a free and prosperous nation. A nation where people are at liberty to pursue their individual needs and ambitions. A nation that affords freedom and opportunity for all.

Visitors here from other lands are generally amazed at the comforts and conveniences which most of our people enjoy. They admire our homes, schools, churches, streets, and parks. They are amazed at the large percentage of American families that can afford automobiles, electric refrigerators, television sets, and other modern conveniences. They realize that the average American family has a better home, better clothes, and better food than does the average family in other parts of the world.

Their reactions should lead us to realize that we have much for which to be thankful. While many of our parents are familiar with the work it took to get these advantages, many of the younger folks are likely to take some of these things for granted. Thus, it is helpful that we understand how some of these things have been achieved.

## SPEAKER B

What are the things that have helped to make America great and strong? Many factors have undoubtedly contributed. Certainly one of the most

<sup>1</sup>The drawings and a number of ideas for this talk have been adapted from "How We Organize to do Business in America," American Institute of Cooperation, 744 Jackson Place, N. W., Washington, D. C., 1951.

<sup>2</sup>Persons desiring a full set of colored cut-outs and cloth for this flannel-board talk may procure these supplies at cost from the American Institute of Cooperation.

significant has been our American private enterprise system. (Affix the following cut-out)

## THE AMERICAN PRIVATE ENTERPRISE SYSTEM

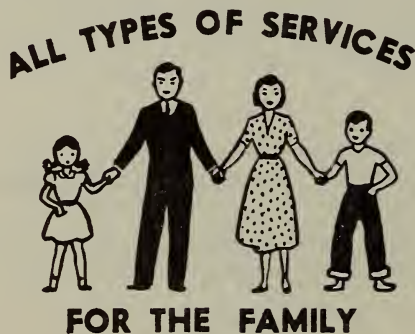
By our private enterprise system we mean the sum total of our various ways of doing business. While there are many kinds of private businesses, practically all of them can be grouped into one of four types -- (1) individual businesses, (2) partnerships, (3) general corporations, and (4) cooperative corporations. While the third and fourth are both corporate type businesses, they are sufficiently different in relationships to warrant separate discussion.

Our private enterprise system in America is based on the premise that every citizen has the right to work and the right to own property. This helps to provide the personal drive that leads folks to want to achieve, that leads boys and girls to want to be somebody, that leads young married couples to want to own a home, that leads men to strive for success in their chosen occupations.

### SPEAKER A

#### Our Business World is Family Centered

Our private enterprise system paves the way for all types of services for the family. (Affix the following cut-out)



Ours is a nation centered around the family. Our American agriculture is built around the family-type farm. Life in our cities is also built around the family.

Here we have a typical American family - father, mother, sister, and brother. Imagine that this is your family. That this is your father and mother, and that you are this boy or girl.



Your family needs food, clothing, housing, and many other products and services to be comfortable. Providing these necessities of everyday living supplies the basis for trade and commerce.

Earning the wherewithal to buy these products and services provides a constant incentive for the family to increase its earning capacity.

### SPEAKER B

#### All Types of Business Organizations Contribute

To satisfy the needs of this family and other families like it, requires the services of many individuals and groups. Many businesses have sprung up in our community to fulfill this need. (Affix the following cut-out)

**ALL TYPES OF BUSINESS ORGANIZATIONS PROVIDE  
OUR COMMUNITY WITH . .**

Sometimes these products and services have been provided by individual businessmen, sometimes by business partnerships, sometimes by general corporations, and sometimes by cooperative corporations.

### SPEAKER A

#### Individual Businesses

One of the most common types of businesses is the individually owned business. (Affix cut-out)



Doing business as individuals is the oldest of all forms of trade. The ancient shepherds were in business as individuals and so were most of the early merchants.

Most of our present day agriculture is conducted by individual farmers. A large proportion of our town and country stores are operated by individual businessmen.

The individual businessman serves the public by providing goods and services for which people are willing to pay. Through his business and the services he renders, the individual businessman aims to earn a

living for himself and his family. If his business is successful what he makes from it is his own to use in any way he pleases.

## SPEAKER B

### Business Partnerships

Sometimes two or more people will agree to enter business on a partnership basis. (Affix cut-out)



The partners combine their money, their ideas, their time, and their know-how in a joint effort to conduct a successful business. Through their partnership efforts they are often able to attempt together what neither one could do alone.

The characteristics of one partner will often be a desirable offset to the other. One may contribute know-how and the other youth and vigor.

The partners generally share the responsibility of managing, financing, and conducting the business. Through their business the partners aim to make a profit and a livelihood for themselves. They divide their earnings usually in proportion to the money and time which each has invested.

Frequently a father and a son will form a business partnership. The same is true of two brothers or two trusted friends. This may be particularly advantageous in the case of farming where the investment in land, buildings, equipment, and livestock is becoming increasingly large. Economical use of this investment requires that the size of the operation be increased.

Parent and son partnerships provide one of the best means of helping young men to get established in farming. For best results, the plans for such partnership should be laid early -- preferably by the time the youth completes his high school training. In this manner he can better plan for his life's work and for later marriage.

To avoid possible misunderstanding and dissatisfaction, partnership agreements should be in writing--and in as specific terms as feasible. This is particularly important when other brothers and sisters have an inheritance interest in the farm.

## SPEAKER A

### General Business Corporations

A third major type of business is the ordinary or general corporation. For the sake of brevity we shall refer to it hereafter as a "corporation." (Affix cut-out)



This corporation might be a large chain store, a bank, a bus company, a farm machinery company, or almost any kind of business found in a normal community.

A corporation serves the public by providing goods and services which consumers need. Authority is obtained from the State to organize, to elect officers, and to do the other things required to conduct a successful business.

The primary purpose of a business corporation is to make a profit for its owners by rendering a service to its customers. An important characteristic of the corporation is that it is owned and controlled by investors whose primary interest is to make a profit on their investment. Another important characteristic is that the corporation may continue to exist beyond the lifetime of its original members.

Corporation-owned farms account for less than five percent of the farm land in America. Nevertheless, corporations touch the farmers' welfare at many points by providing supplies, services, and markets for their benefit.

Dollarwise, more business is carried on through corporations in the United States than by all other forms of business combined.

## SPEAKER B

### Cooperative Business Associations

A fourth type of business and one that has been especially valuable to the farmers in this country is the cooperative. (Affix cut-out)





Oftentimes a group of folks need a product or a service which isn't readily available at prices they can afford. If these people wish, they can form a cooperative to supply the desired product or service.

The members of the cooperative are the people who use its services. They contribute most of the money needed. They elect a board of directors. The directors employ a manager. The manager and his staff take care of the day-to-day activities of the co-op.

A cooperative may elect to incorporate or to remain unincorporated. If incorporated, it may continue to exist beyond the lifetime of its original members. If unincorporated, it operates as a partnership.

Any saving resulting from a co-op's services are returned to the users of its services. They may get it in cash or it may be credited to their accounts. These savings are generally divided among the users in proportion to the amount of business each has done with the co-op. Operating at cost is one of the features that makes a co-op attractive to its members.

Another desirable feature is that the co-op is member-owned and member-controlled. This means a lot to farmers who like to have a voice in running their own business affairs.

At the present time there are about 10,000 farmer buying and selling cooperatives in the United States. Typical of these are the local farm supply association, cooperative creamery, cooperative grain elevator, and livestock marketing cooperative.

There are also about 1,800 farmers mutual fire insurance companies, about 1,100 national farm loan associations, about 500 local production credit associations, about 1,000 rural electric cooperatives and more than 100 rural telephone associations.

### SPEAKER A

Thus we have seen how the American private enterprise system is composed of individual businesses, partnerships, corporations, and cooperatives. Now let us see how these four types of businesses help to supply our community with needed goods and services. Let us begin with something that concerns every boy and girl at least three times daily. (Affix cut-out,



.... **FOOD**

Father, mother, brother, sister need to have food ... good wholesome food. They need meat, eggs, milk and other food products. They need these to nourish growing bodies and provide energy for work and play.

Sometimes this food is grown near home. Other food like coffee, tea, sugar, and bananas have to be transported many miles to reach the family table. To provide food and other family needs requires the organized effort of many people. Many hands have had a part in supplying the bread, meat, milk, fruits and vegetables which you see here.

The wheat for this loaf of bread, for example, may have been grown on a farm owned by a family near your home. The grain was probably harvested with a combine manufactured by a large corporation. The wheat may have been marketed through a cooperative grain elevator. The grain may have been ground into flour at a mill owned by two or more partners. The bread may have been baked and distributed by an independent local baker, or it may have been bought in a grocery store owned by an individual family which together with other retail grocers own a cooperative wholesale through which they obtain their groceries.

### SPEAKER B

#### Clothing

Every family needs clothing. (Affix cut-out)



Some clothing is made from cotton, some from wool, some from other fabrics. The cotton and wool for the clothes you see here likely were produced on individually owned farms or ranches. The cotton may have been separated from the seed by a cooperatively owned cotton gin. The wool may have been marketed through a wool cooperative. Some textile corporation probably spun the yarn and made the cloth. A clothing corporation probably manufactured the tailored clothing and your local independent clothing store probably sold your family the clothes you see here.

### SPEAKER A

#### Homes

Providing comfortable homes for families like this is another important service. (Affix cut-out)



..... HOMES

To build a home like this involves dozens of business enterprises. It calls for assistance of lumber yards, brick yards, hardware dealers, glass factories, and dozens of other suppliers.

House construction provides jobs for architects, excavators, carpenters, brick layers, plasterers, electricians, plumbers, painters, paperhangers, landscape gardeners and other tradesmen.

Here, again, individual businesses, partnerships, corporations, and cooperatives of all types make their contribution.

Housing cooperatives are a recent development in some cities. Acting for their members, these cooperatives frequently save considerable money by making bulk purchases of materials and equipment, and by utilizing the services of a single architect and general contractor. They also help to procure the necessary finances and overall supervision. If the house is on a farm the owner may have bought some of the materials that went into the house from his farm supply purchasing cooperative.

### SPEAKER B

#### Medical Care

We have reviewed how private enterprise helps provide the food, clothes and shelter a family needs for its comfort and well-being. For some families, it takes about all the father and mother can earn to supply these needs.

But you and I want some additional services for our family. Another important service, for instance, is adequate medical care. (Affix cut-out)



... . MEDICAL CARE  
(HOSPITALS)

Here again each type of business makes its contribution.

All of us are familiar with the well-known family doctor and the family dentist. Those of us who wear eye-glasses are familiar also with the optician or eye doctor.

Usually, these professional men operate as individual businessmen or as partners. However, a group of doctors will sometimes form a corporation and build a hospital. Or they may join with others to make possible hospital and surgical care programs for families that wish to contract for such service.



Group health cooperatives are organized sometimes to provide medical care for members at regular monthly rates. These cooperatives employ a staff of doctors; they provide periodic medical examinations for all members; promote preventive medicine; and in general, foster good health practices. When sufficiently strong financially, they sometimes operate their own hospitals.

### SPEAKER A

We have seen how private enterprise operates to provide our community with food, clothing, homes and medical care. Many other examples could be given.

Not all of the services our community needs, however, are provided by our business groups. Other organizations also help to make our community prosperous and its people happy.

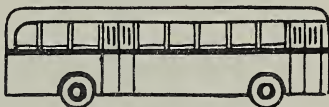
Some of these are tax supported. Our local, county, State and national governments all provide services of various kinds.

Other important sources of services in our community are the local civic, fraternal and religious organizations. They get their money from their members or other public spirited people. The business, tax-supported, fraternal, and religious organizations are entirely separate of each other. However, they serve the same people. All help to round out our community life.

### SPEAKER B

#### Transportation

Every community needs adequate transportation facilities. (Affix cut-out)



#### **.... TRANSPORTATION**

This is particularly true of our farming communities. Our farms produce vast quantities of food and fiber. The value of these products depends greatly on the farm-to-market transportation facilities available.

Transporting people, farm products and other commodities is a huge business. It provides work for millions of people.

Most farm families own an automobile. Many farmers own one or more trucks. These motor vehicles have been manufactured and sold for the most part by large business corporations. Most of them are retailed through individual businessmen.

Most of our railroads, motor lines, ocean steamers, and airline services are owned and operated by large corporations. Many motor lines and river transportation companies are comparatively small, privately-owned concerns. A number of truck lines are cooperatively operated.

Because adequate transportation facilities are of direct concern to the entire community, the construction and maintenance of our highways has become a public responsibility and are paid for from taxes. Except for a number of toll bridges and a few pay-as-you-use turnpikes, our highways are open to all travelers. Similarly, our major rivers and harbors are kept navigable as a public service.

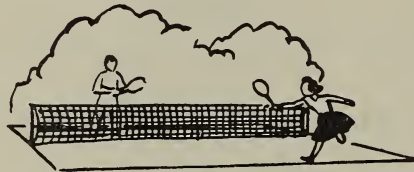
Our postal system is another service operated by our Federal government, financed in part by the users and in part by tax money. While the post office buildings and mail trucks are provided by the government, the major part of the transportation of the mails is contracted out to railroad, bus, airplane and steamship firms.

Thus, we see how all kinds of business, both private and public, contribute to our transportation services. Together they have developed for America one of the finest transportation systems in the world.

### SPEAKER A

#### Recreation

Everyone needs some form of recreation. (Affix cut-out)



.... **RECREATION**

"All work and no play makes Jack a dull boy." These young folks are playing tennis. In doing so they are getting plenty of fresh air, sunshine, and exercise.

We don't know whether this tennis court is maintained by an individual family, by a community club, or by a private corporation. The important fact to recognize is that adequate recreational facilities must be planned, financed, and maintained.

There are many forms of recreation -- tennis, baseball, basket ball, swimming, horseback riding, and dozens of others. However, some of our best fun is that which we provide for ourselves at little or no expense. But it takes cooperative effort and planning.

Commercialized recreation, as illustrated by bowling alleys, poolrooms, theaters, and television shows, requires a considerable investment of

money. Many of these services are provided by individuals, partnerships or commercial corporations whose principal aim is to make a profit for their owners.

### SPEAKER B

#### Churches

Americans, by and large, are a church-going people. (Affix cut-out)



..... CHURCHES

Among the community services this family enjoys are those provided by their local church.

The church provides them with a place to worship, with high ideals, and with a philosophy of life. It paves the way for purposeful living.

Our churches have frequently pioneered in the field of social action. They sponsored many of our first schools and colleges. They started our first hospitals. They supported our first orphanages. They have always befriended the needy.

Church organizations are operated as non-profit associations with service to God and mankind as the leading objectives.

### SPEAKER A

#### Schools

No community would be complete without a school. (Affix cut-out)



..... SCHOOLS

Every boy and girl has a right to a good education. Good citizenship thrives best where people are able to think and to act for themselves.

Good schools enable young people to prepare themselves for good citizenship. Good training helps them to be self-supporting and to earn a respectable livelihood. This makes our schools a matter of concern to all citizens.

Most of our schools began as private or church-sponsored ventures. Later as the demand for education became general, the community assumed more and more responsibility for educating its children, and most schools are now tax supported.

Today public education is available in every American community. Not only are public school facilities provided from kindergarten through university level, but private schools of all types are also available.

Some of the private schools are non-profit endowed institutions, while others are church-controlled and supported. Many vocational and professional schools are operated as private corporations.

Many business firms offer in-service training courses for their employees.

A number of community kindergartens are run as cooperative ventures.

Our educational system is a noteworthy example of how our government helps to complement and round out the services available through private enterprise.

In a broad sense, the school pictured here symbolizes all forms of education for young and old, both in school and out. This includes newspapers, magazines, books, radio and television programs, movies, and all types of informational devices. When education is considered as a process continuing into adulthood, we see how important it is that all agencies have a chance to contribute.

### SPEAKER B

#### All Types of Businesses Helpful

Thus we see how all types of businesses provide our families with all types of products and services. (Affix arrows pointing to family)





They provide food, clothing, homes, medical care, transportation, recreation, churches, schools, and many other services.

Each contributes to supplying the products and services needed. Each has a right to a place on Main Street as long as it honestly renders a needed service at a fair price.

All types of businesses -- when properly conducted -- have a contribution to make to the community.

### SPEAKER A

#### Maximum of Freedom for All

A leading characteristic of American business has been its large degree of freedom. This freedom did not just happen. America was founded by colonists who were seeking freedom. The spirit of enterprise and freedom has permeated our economy from the days of Jamestown and Plymouth.

If everyone could be counted on to transact business by the Golden Rule, we could enjoy even a greater degree of freedom than we do. Various devices have been developed for controlling those who would take unfair advantage of others.

Generally the restraints or controls are limited to those necessary to protect the rights of others. For example, the government inspects certain foods and regulates certain business activities to protect the public welfare. Even in such instances, there is a maximum of freedom for all as long as the health and property rights of all citizens are respected.

### SPEAKER B

One of the facts that has helped to make America such a desirable place to live has been the willingness of people to work together for the common good. (Affix the following caption)

## **PEOPLE WORKING TOGETHER**

Our history books are full of accounts of how the early settlers helped one another. How they joined hands to build their log cabins and to erect their first churches. How, through mutual assistance, they were able to establish permanent homes in America.

This willingness to work together is still one of the most vital factors in our community life. It is characteristic of good neighbors everywhere. It is the surest way we know of providing a satisfactory community life.

SPEAKER AIndividual Businessmen Work With Others

Every individual farmer, every independent grocer, and every other individual businessman is confronted with problems. Often he finds it wise to join hands with others in the same line of business. (Remove individual cut-out and affix the following)



This is particularly true of the farmer on the family-type farm. To have a satisfactory income for himself and his family, the individual farmer must buy and sell at favorable prices.

To do so he often joins with others in buying his supplies and marketing his products. It is said that two out of every three farmers do some job cooperatively. By doing so, they gain the advantage of group effort while maintaining a maximum of personal independence.

The story is much the same in the case of the independent grocer, druggist, hardware dealers and other small businessmen. For example, many independent grocers were afraid that they might be squeezed out of existence when chain stores came into prominence 25 years ago. They met this problem by organizing cooperative grocery associations through which they could buy in large quantities, conduct advertising campaigns, and gain many of the advantages enjoyed by chain stores. Today the independent grocer is still doing a thriving business in most communities.

Whether on the farm or in the city, businesses of all types find it helpful at times to join hands with others...sometimes for educational purposes; sometimes to promote needed legislation; sometimes for advertising; sometimes for other reasons -- but always with the hope of achieving through group effort those things which it would be impractical for each to do singly.



## SPEAKER B

### Partners Work With Others

The same situation applies to those engaged in partnership businesses. (Remove cut-out of partners and affix the following)



Basically, partnership businesses have the same problems and needs as do individual businessmen. In addition, partners have the problem of getting along well with one another. This calls for abundant understanding and good will.

## SPEAKER A

### Corporations Work With Others

It takes not one corporation but many strong business firms to supply America with the food, clothing, shelter, automobiles and the other items required for our homes and farms. (Remove corporation cut-out and affix the following)



Corporations, both large and small, often work together for mutual advantage. For example, the major railroads of the Nation hold participating membership in the American Railway Express Company, a giant transportation cooperative.

Some of our large newspapers belong to the Associated Press, a cooperative news-gathering agency. Similarly, a large number of hardware firms have found it profitable to purchase their hardware merchandise through wholesale supply cooperatives.

In addition to joining hands to buy and sell advantageously, business corporations frequently band together to promote better business methods, to exchange ideas, to conduct advertising campaigns, and to help one another in other ways.

### SPEAKER B

#### Cooperatives Work With Others

In like manner, cooperatives stand to benefit by working with other cooperatives -- and with related businesses. (Remove cut-out of cooperative and affix the following)



Many associations are able to serve their members more efficiently by belonging to a large central cooperative or to a federation of cooperatives.

The overall organization can buy and sell in larger quantities, sponsor uniform accounting practices, foster employee training programs, publish a general membership newsletter and achieve other common objectives.

Other cooperatives have effected substantial savings by arranging for joint ownership of feed mills, fertilizer plants and other processing facilities for member associations.

In addition to the commercial activities illustrated above, cooperatives frequently band together for educational activities, for better public relations and for other common causes.

All types of businesses, both cooperative and non-cooperative, can render better service to their customers when they have learned the importance of working together on matters of common interest.

Our private enterprise system is at its best when all businesses have learned to respect the contribution each can make to the community.

SPEAKER AAmerica is Rich in Natural Resources

An important factor contributing to our national well-being has been the abundance of our natural resources. (Affix cut-out)

**+ RESOURCES**

These resources include our fertile fields, our timber, our grasslands, our mines, our oil fields, our harbors, our water power. These and other natural riches have afforded our Nation many advantages.

Other nations have had similar resources but some have let them slip away. Others have had great potential riches but lacked the personal freedom and opportunity to utilize them.

Our private enterprise system has encouraged businesses of all types to develop and use these resources. Individual businessmen, partnerships, corporations, and cooperatives can do much to conserve these resources by using them prudently. Their continued availability depends on how well we conserve and utilize them. This requires everyone's help.

When farmers and townsfolk work together toward this end, all of our families have a better chance of leading satisfying lives -- today and in the years to come.

SPEAKER BA Great Nation

People working together, plus resources, equals a great nation. (Affix cut-out)

**= A GREAT NATION!**

This is the spirit of cooperation which has made America strong! This is the system that has helped us to excel! This is the combination of men and resources that enables us to face the future with confidence! (Affix cut-out)

**THIS IS AMERICA!**

This is America! A land of freedom! A land of opportunity! Your land and mine!

(Close with group singing "God Bless America")

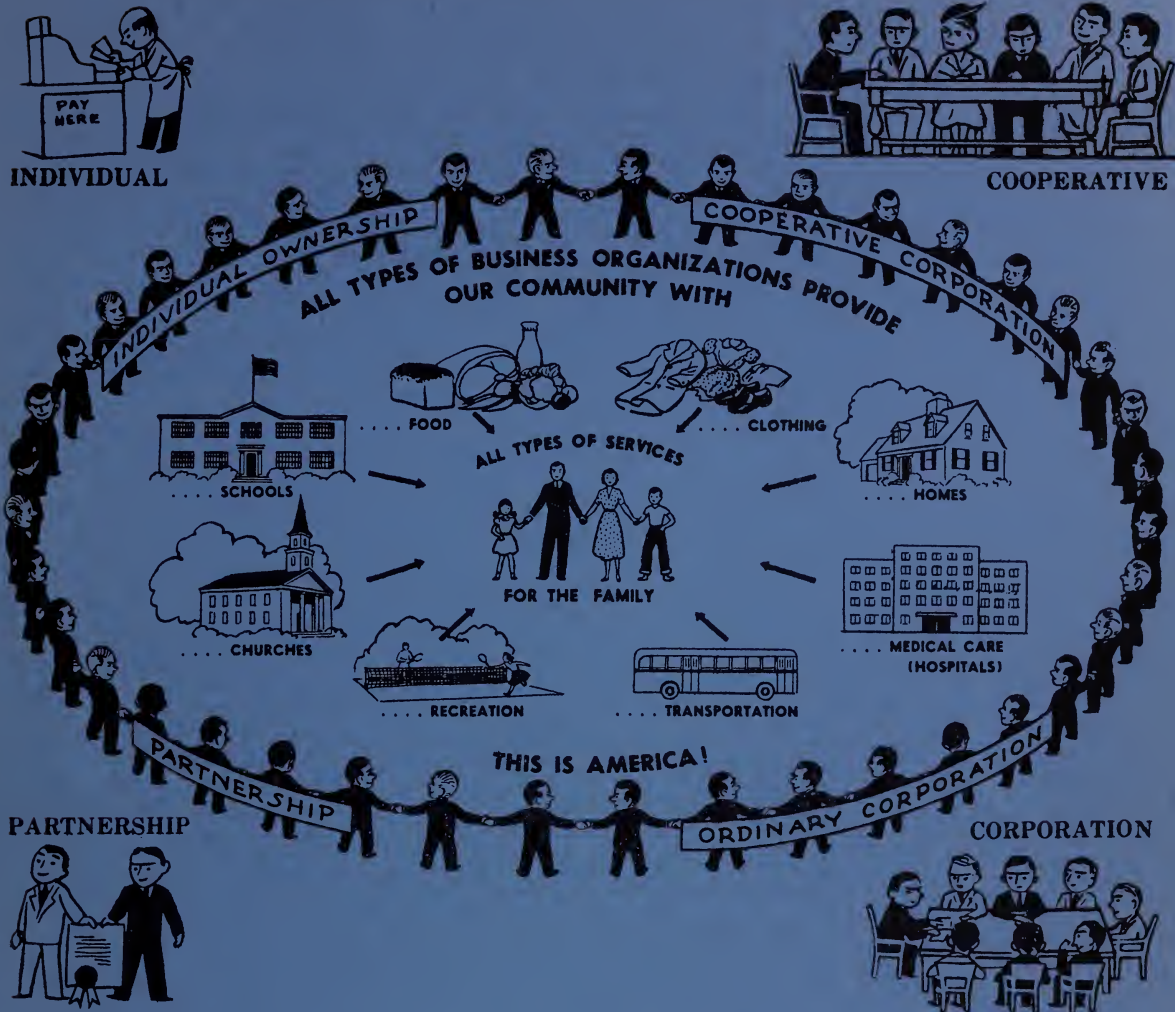
GOD BLESS AMERICA

God Bless America - Land that I love,  
 Stand beside her, and guide her,  
 Through the night with a light from above,  
 From the mountains, to the prairies,  
 To the ocean white with foam,  
 God Bless America, My home sweet home,  
 God Bless America, My home sweet home.

While a supply is available, copies may be obtained by writing  
 DIRECTOR OF INFORMATION  
 FARMER COOPERATIVE SERVICE  
 U. S. Department of Agriculture  
 Washington 25, D. C.



# THE AMERICAN PRIVATE ENTERPRISE SYSTEM



**PEOPLE WORKING TOGETHER + RESOURCES = A GREAT NATION!**

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